

Fill in this information to identify the case:Debtor 1 Kenya S. StarkesDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the : MiddleDistrict of Pennsylvania
(State)Case number 5:20-bk-00355-MJC**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: M & T BankCourt claim no. (if known): 4Last four digits of any number you
use to identify the debtor's account: XXXXXX9697Date of payment change:
Must be at least 21 days after date of
this notice 7/1/2022New total payment:
Principal, interest, and escrow, if any \$1,852.01**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 786.87New escrow payment : \$ 787.92**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Kenya S. Starkes

First Name Middle Name Last Name

Case number (if known) 5:20-bk-00355-MJC

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Dana O'Brien Date 06/07/2022
Signature

Print: Dana O'Brien Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone (312) 346-9088 X5188 Email Dana.O'Brien@mccalla.com

In Re:
Kenya S. Starkes

Bankruptcy Case No.: 5:20-bk-00355-MJC
Chapter: 13
Judge: Mark J Conway

CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kenya S. Starkes
316 Clearview Drive
Long Pond, PA 18334

Timothy B. Fisher
Fisher and Fisher Law Offices
Post Office Box 396
525 Main Street
Gouldsboro, PA 18424

(served via ECF Notification)

Jack N Zaharopoulos, Trustee
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

(served via ECF Notification)

Asst. U.S. Trustee
United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 06/08/2022 By: /s/Dana O'Brien
(date) Dana O'Brien
Authorized Agent for Creditor



P.O. Box 619063, Dallas, TX 75261-9063
DO NOT SEND MAIL TO THIS ADDRESS.

Annual Escrow Account
Disclosure Statement

Page 1 of 4
KENYA S STARKES

KENYA S STARKES
RICHARD STARKES
316 CLEARVIEW DR
LONG POND PA 18334-7730

Please review – important information regarding your escrow account.

Loan Number

Property Address:
316 Clearview Drive
Long Pond, PA 18334

Statement Date: 05/27/2022

New Payment Effective Date: 07/01/2022

Dear Kenya S Starkes and Richard Starkes,

Your relationship is important to us and we appreciate the opportunity to service your home financing needs. This statement provides details on your escrow account history, as well as our projections for your property tax and homeowner’s insurance obligations for the next 12 months.

Based on our review, there is a surplus of funds in your escrow account, which was caused by changes in your taxes, insurance or escrow deposits. Once your payments are up to date, please contact us to request a refund of the excess funds. **Your mortgage payment is changing — please see details below.**

YOUR NEW PAYMENT		
Payment Information	Current Monthly Payment	Your New Monthly Payment beginning on 07/01/2022
Principal & Interest:	\$1,064.09	\$1,064.09
Escrow Payment:	\$786.87	\$787.92
Total Payment:	\$1,850.96	\$1,852.01

To help you better understand your statement, as well as escrow accounts in general, please review the enclosed “Helpful Information” page or visit mtb.com/escrow-faqs. If you have any other questions, please call us at 1-800-411-7627, Monday-Friday, 8:30am-9:00pm ET, or write to us at M&T Bank, P.O. Box 1288, Buffalo, NY 14240.

Thank you for being our customer. We take great pride in being your mortgage partner.

Quick and easy payment options:

 **ONLINE**
at mtb.com

 **CALL**
1-800-411-7627

 **STOP BY**
any M&T branch

INTERNET REPRINT

TO REQUEST YOUR ESCROW REFUND

- Once your payments are up to date, please contact us for a refund of the excess funds in your account:
- Message us by logging in to your online banking account, click the “Settings and Support” tab and select “Send a Secure Message”
 - Call us at 1-800-411-7627
 - Stop by any branch

YOUR ACCOUNT HISTORY							
Below are the previous escrow projections (including anticipated escrow activity that may occur before your New Payment Effective Date listed on page 1) and the actual escrow activity to date. Comparing the two can determine where a difference may have occurred.							
Activity Summary							
Month & Year	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$2,446.82	-\$7,490.95
Dec 2021	\$786.87	*	Risk Bsd FHA	\$175.17	*	\$3,058.52	-\$7,490.95
Dec 2021			Risk Bsd FHA		\$175.17 *	\$3,058.52	-\$7,666.12
Jan 2022	\$786.87	*	Risk Bsd FHA	\$175.17	*	\$3,670.22	-\$7,666.12
Jan 2022			Risk Bsd FHA		\$175.17 *	\$3,670.22	-\$7,841.29
Jan 2022			Hazard Ins		\$850.00 *	\$3,670.22	-\$8,691.29
Feb 2022	\$786.87	*	Risk Bsd FHA	\$175.17	*	\$4,281.92	-\$8,691.29
Feb 2022			Hazard Ins	\$794.00	*	\$3,487.92	-\$8,691.29
Feb 2022			Risk Bsd FHA		\$175.17 *	\$3,487.92	-\$8,866.46
Mar 2022	\$786.87	*	Risk Bsd FHA	\$175.17	\$175.17	\$4,099.62	-\$9,041.63
Apr 2022	\$786.87	*	Risk Bsd FHA	\$175.17	*	\$4,711.32	-\$9,041.63
Apr 2022			County Tax	\$1,349.20	\$1,349.20	\$3,362.12	-\$10,390.83
Apr 2022			Risk Bsd FHA		\$171.56 *	\$3,362.12	-\$10,562.39
May 2022	\$786.87	\$14,696.37 *	Risk Bsd FHA	\$175.17	*	\$3,973.82	\$4,133.98
May 2022			Risk Bsd FHA		\$171.56 *	\$3,973.82	\$3,962.42
Jun 2022	\$786.87	\$786.87	Risk Bsd FHA	\$175.17	\$171.56 *	\$4,585.52	\$4,577.73
The total amount of escrow payments received during this period was \$15,483.24 and the total escrow disbursements were \$3,414.56.							
*Indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.							

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

PROJECTED ESCROW PAYMENTS OVER THE NEXT 12 MONTHS

Anticipated Annual Disbursements

Mortgage Ins:	\$2,058.72
Taxes:	\$5,197.22
Hazard Ins:	\$850.00
County Tax:	\$1,349.20
Total:	\$9,455.14

As allowed by federal law (RESPA), our projections include an escrow reserve (or cushion) equal to two monthly escrow payments (excluding MIP/PMI), unless state law specifies a lower amount.

Projected Escrow Balance Summary

M&T Bank expects to pay \$9,455.14 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

Total taxes and insurance:	\$9,455.14
Divided by 12 monthly payments:	\$787.92

New Monthly Escrow Payment: \$787.92

Anticipated Activity Summary

Projections for the coming year: The following summary shows anticipated activity in your escrow account for the next 12 months, which was used to calculate your payment above.

Month & Year	Monthly Escrow Payment	Amount Scheduled to be Paid	Description	Projection Based on Current Balance	Projection Based on Required Balance
			Beginning Balance	\$4,577.73	\$4,580.88
Jul 2022	\$787.92	\$171.56	Risk Bsd FHA	\$5,194.09	\$5,197.24
Aug 2022	\$787.92	\$171.56	Risk Bsd FHA	\$5,810.45	\$5,813.60
Sep 2022	\$787.92	\$171.56	Risk Bsd FHA	\$6,426.81	\$6,429.96
Sep 2022		\$5,197.22	School Tax	\$1,229.59	\$1,232.74
Oct 2022	\$787.92	\$171.56	Risk Bsd FHA	\$1,845.95	\$1,849.10
Nov 2022	\$787.92	\$171.56	Risk Bsd FHA	\$2,462.31	\$2,465.46
Dec 2022	\$787.92	\$171.56	Risk Bsd FHA	\$3,078.67	\$3,081.82
Jan 2023	\$787.92	\$171.56	Risk Bsd FHA	\$3,695.03	\$3,698.18
Feb 2023	\$787.92	\$171.56	Risk Bsd FHA	\$4,311.39	\$4,314.54
Feb 2023		\$850.00	Hazard Ins	\$3,461.39	\$3,464.54
Mar 2023	\$787.92	\$171.56	Risk Bsd FHA	\$4,077.75	\$4,080.90
Apr 2023	\$787.92	\$171.56	Risk Bsd FHA	\$4,694.11	\$4,697.26
Apr 2023		\$1,349.20	County Tax	\$3,344.91	\$3,348.06
May 2023	\$787.92	\$171.56	Risk Bsd FHA	\$3,961.27	\$3,964.42
Jun 2023	\$787.92	\$171.56	Risk Bsd FHA	\$4,577.63	\$4,580.78

Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements:

Projected Beginning Balance	\$4,577.73
- Required Minimum Balance	\$4,580.88

Surplus Amount \$2,731.86

Your lowest monthly escrow balance for the next 12 months should reach \$1,232.74, which equals a total of two months' escrow payments. To reach this balance, your required escrow amount after your Jun 2022 payment should be \$4,580.88, whereas your actual escrow balance is \$4,577.73. The difference, \$2,731.86, represents an escrow surplus. This amount will be refunded to you under separate cover within the next few weeks ONLY if your payments are up-to-date as of the date of the analysis. If your payments are not up-to-date at the time of analysis, you are entitled to have the available surplus refunded to you when you account is current. At that time, please send your written request to M&T Bank, ATTN: Escrow Department P.O. Box 1288, Buffalo, NY 14240-1288

****This has been adjusted for the bankruptcy proof of claim.**



Borrower Paid Mortgage Insurance Premium: Your mortgage loan requires a borrower paid mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage.

Effective for all loans closed on or after January 1, 2001, FHA annual MIP will be automatically cancelled under the following conditions:
Loans with FHA case numbers assigned before June 3, 2013:

- Mortgage loan terms greater than 15 years: the annual MIP will be cancelled when the loan to value ratio reaches 78%, provided the mortgagor has paid the annual mortgage insurance premium for at least five years.
- Mortgage loan terms less than or equal to 15 years with a loan to value ratio greater than 78%: the annual MIP will be cancelled when the loan to value ratio reaches 78%.

FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premium will normally be based on the scheduled amortization of the loan. However, in cases where additional payments have been applied to the loan balance as a prepayment, cancellation can be based on the actual amortization of the loan. If you have prepaid and believe you have met the requirements for cancelling the FHA insurance, please send a written request to us at P.O. Box 1288, Buffalo, NY 14240.

Loans with FHA case numbers assigned on or after June 3, 2013:

- Mortgage loan terms greater than 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms greater than 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.



To help you better understand your statement, as well as escrow accounts in general, answers to some of the most frequently asked questions are listed below.

Q Why am I getting this statement?

A Mortgage lenders are required by regulations to perform an annual review of your account and provide a hard copy statement for your records.

Q How does an escrow account work?

A A mortgage escrow account allows you to pay ongoing property tax and homeowner’s insurance costs within your monthly mortgage payments. These additional funds accumulate in your escrow account, managed by M&T, and we pay property taxes, homeowner’s insurance and any mortgage insurance on your behalf when they are due.

Q How is my escrow payment determined?

A To determine the appropriate funds are collected for the escrow portion of your payment, we use the following calculation:

$$\begin{array}{l} 12 \text{ months of anticipated escrow payments,} \\ \text{accounting for any existing escrow balance} \\ + \text{escrow reserve} \\ \div 12 \\ \hline = \text{monthly escrow payment} \end{array}$$

The escrow reserve (or escrow cushion) is the amount of money collected to cover any unanticipated increases in your real estate tax or insurance premium payment. It acts as a buffer and helps to prevent your escrow account from being overdrawn. An escrow reserve exists on your account unless your mortgage documents or state law applies and is generally a two-month escrow payment.

Q What causes escrow payments to change from year to year?

A Your escrow payment may increase for several reasons. The most common reasons are:

- Increases in your property taxes, insurance premiums, or your property’s tax assessment
- Changes in your insurance carrier or your tax due date
- Fewer deposits to escrow than expected

Even though taxes or insurance may go down from the previous year, it doesn’t mean escrow payments will also decrease. Analysis calculations for tax and/or insurance are based on last amount(s) paid, or where applicable, from the prior servicer or from closing documents. If you have received more recently updated information from your tax assessor, please forward it to eta@mtb.com.

TIP: Municipalities offer a few common tax exemptions for disability, homestead, senior and veteran status. Check with your local tax office to see if you are eligible for these, or any other exemptions.

Q If there is an escrow shortage, what do I need to do?

A You are not required to pay the escrow shortage in full.

If you do not want to submit the full shortage amount, the escrow shortage will be spread equally over 12 months of payments and your new payment will be higher for the coming year.

If you choose to submit the full shortage amount (partial payments are not permitted), you have two payment options:

- **Online:** Log in to your M&T Online or Mobile Banking account, select your mortgage account and click the “View My Mortgage Info” button. At the top left of the next screen, select “Make A Payment.” Your mortgage loan must be current to use this option.
- **By Mail:** Send a check, made payable to M&T Bank with “escrow shortage payment” and the loan number noted on the memo line, to: M&T Bank, Escrow Department, P.O. Box 64787, Baltimore, MD 21264-4787. If you are paying your escrow shortage, the funds will be applied immediately, however your mortgage statement may not reflect changes until the analysis effective date.

PLEASE NOTE: Paying the full shortage amount will adjust your account resulting in the smallest possible increase in your monthly mortgage payment amount. It’s important to keep in mind that any increase in your real estate tax amounts and/or insurance premium(s) may cause your payment amount to change even if you pay your shortage amount.

Q Why do I have an escrow overage (surplus of funds) in my account?

A An overage occurs if the current funds and future payments to your escrow account are estimated to exceed the anticipated tax and insurance payments for the next 12 months (escrow analysis period). An overage may occur if taxes or insurance premiums were lower than estimated. When the escrow analysis is completed, the overage amount may be sent to you as a refund check. If the surplus is less than \$50, it will be credited to your payment.

Have additional questions? We’re here to help.

Go to mtb.com/escrow-faqs for answers to other frequently asked questions.

Or call us at **1-800-411-7627** Monday – Friday, 8:30am – 9pm ET.

We appreciate your business. Thank you for giving us the opportunity to serve your financial needs.

